

GERARD P. WHITE

With more than 18 years of technology leadership experience, Gerard P. White guides the team responsible for successfully implementing the Clearwave Corporation vision and strategy. He co-founded the company in 2004 to carry out his own vision of technology that would span the healthcare continuum by encompassing the needs of patients, providers and carriers alike.

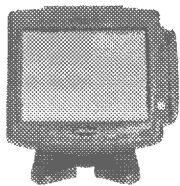
White brings to Clearwave extensive experience working with some of the most respected companies in the world including EDS, Security Mutual, Saturn, Lennox Industries, Continental Airlines, GTE, Alltel, Hitachi, Grant Thornton and Blue Cross Blue Shield. Both his knowledge and leadership experience provide a solid groundwork for Clearwave Corporation's active role in revolutionizing the healthcare industry.

Prior to joining Clearwave, White was the CEO of 1stOrder, focusing on IT consulting services and wireless application development. He holds a Bachelor of Science degree in business management and a Bachelor of Applied Science degree in information systems.

Center for Health Transformation

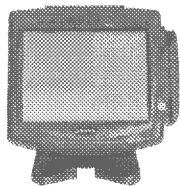
Quarterly Member Meeting

March 14, 2006



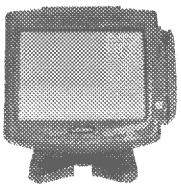
clearwave[™]

A picture is worth a
thousand words!



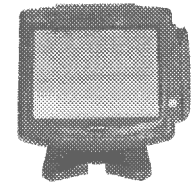
What We Learned

- All payors (private and government)
- Must reduce costs and increase efficiencies for both payors and providers
- Self check-in process that creates a positive patient experience
- Self check-in process that starts with an electronic record
- Provide tools to patients that promote personal ownership of health and healthcare
- Low cost of entry to physicians



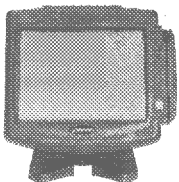
Clearwave's Approach to Fraud, Waste and Abuse (FWA)

- Do not introduce solutions that are Payor specific
- Point of service device must be capable of working for all payors
 - United Track 2 magnetic stripe card
 - BCBS FL Track 3 magnetic stripe card
 - Texas Medicaid trialing fingerprint biometric
 - Other payors have no electronic card solution
- Do not address FWA by additional rules and regulations
- Utilize proven technologies
- Solution must include all players: employers, physicians, patients, payors



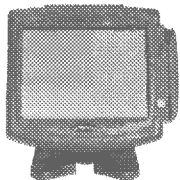
Clearwave Solution

- Self service kiosk allows for multiple points of entry
 - RFID Card, Magnetic Stripe Card, Smart Card, Paper Card
 - Touch screen for manual entry (SSN)
- Physician and Member Portal (PHR)
- Clearwave's RFID card is most secure and expandable
 - RFID card, pin & biometric secure



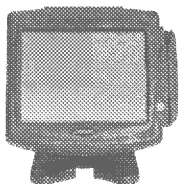
Clearwave Functionality

- Real-time eligibility check
 - HIPAA compliant 270/271 transactions
- Personal Health Record
 - Eliminate need for paper-based check in on clipboard
- Payment Processing
 - Kiosk is a fully functioning credit card machine



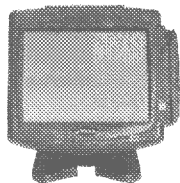
All Payor System

- One access point by physician to payors
 - Allows the aggregation of data
 - Increases the number of real-time eligibility checks
 - ✓ Reduces rejected claims related to eligibility
 - ✓ Allows access to real-time remaining deductible
 - o Critical with HSA's - \$3000 to \$5000 deductibles
 - One user interface (data display) across payors
- All payor solutions in marketplace
 - Availity: Humana and BCBS of FL
 - Availity portal is widely used in Florida



Clearwave Case Study

- Core Management Resource Group-Macon, GA
(<http://www.coremrg.com/>)
 - Performed Health Risk Assessments
 - ✓ Blood work, health survey (online PHR), digital photo (RFID card)
- Clearwave manages Core's data:
 - Meadows Regional Hospital – Vidalia, GA
 - ✓ Approximately 1000 RFID cards
 - Dodge County Hospital – Eastman, GA
 - ✓ Approximately 500 RFID



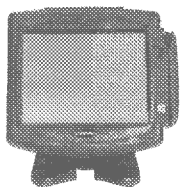
Clearwave Case Study: Results

- Average response time for real-time eligibility check via Clearwave's Kiosk or Provider Portal (RFID card, pin & digital photo)

- Aetna: 7.18 seconds
- Cigna: 8.36 seconds
- GA Medicaid: 4.37 seconds
- United: 6.24 seconds
- Core Management Resources (via Clearwave):

Sub 2 seconds

- Core & Clearwave will integrate PHR for download to physicians at the time of check-in
 - Rural GA PHR



CitiGroup Smith Barney: Technology Key for Success

- Efficient, Real-time transaction processing & Capital to invest
 - ATM like real-time account balance, deposit, payment
- One Integrated Card: Medical, Rx, Specialty, HSA, Debit/Credit
 - User-Friendly Interfaces for Employers, Members, Providers
 - Savings account management, investment options
- Point of sale Technology
 - Important for consumer experience & provider profits
 - ✓ Bad debt only gets worse unless providers get connected
 - Pharmacy in the lead, already real-time, need SKU-recognition
 - Hospitals, MDs, other Providers have much work to do

- Source: CitiGroup Investment Research, "Hello HSA, Goodbye HMO - The Birth of the HSA Should Spell the Death of HMOs"; Charles Boorady, Managing Director Smith Barney Equity Research

